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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Ogram

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Group Art Unit:

For: A METHOD OF PROCESSING PAYMENT ON A NETWORK OF COMPUTERS

SUCH AS THE INTERNET

DISCLOSURE STATEMENT 37 CFR 1.97

Honorable Commissioner of Patents & Trademarks Washington, D.C. 20231

Sir:

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1/11/02

Respectfully,

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